



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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BHC Name [DISCOUNT BANCORP, INC.](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [12,951,745](#)

Peer Group Number: [1](#) Number in Peer Group: [130](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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NEW YORK, NY 10036

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Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017																	
Average assets (\$000)	11,542,442			10,426,617			9,529,739			9,045,022			9,165,841																	
Net income (\$000)	92,073			57,587			100,199			96,020			49,682																	
Number of BHCs in peer group	130			128			146			154			148																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	2.30	2.60	26	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19	2.47	3.29	7															
+ Non-interest income	0.69	1.04	36	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34	0.63	0.93	32															
- Overhead expense	1.93	2.17	34	1.96	2.57	23	2	2.59	19	2.01	2.58	19	1.67	2.60	8															
- Provision for credit losses	-0.04	-0.09	60	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	0.22	0.11	84															
+ Securities gains (losses)	0.05	0.01	93	0.06	0.02	80	0.07	0.01	94	-0.03	0	7	-0.05	0.01	0															
+ Other tax equivalent adjustments	0	0	46	0	0	48	0	0	46	0	0	85	0	0	87															
= Pretax net operating income (tax equivalent)	1.17	1.66	13	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44	1.17	1.55	17															
Net operating income	0.80	1.26	8	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12															
Net income	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12															
Net income (Subchapter S adjusted)					1.97		1.18			1.41			1.41		1.11															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.73	3.06	26	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34	3.59	4.06	16															
Interest expense	0.28	0.25	65	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91	1.02	0.54	94															
Net interest income (tax equivalent)	2.45	2.80	21	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16	2.57	3.54	7															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.19	0.11	74	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7	0.26	0.10	85															
Earnings coverage of net loan and lease losses (X)	8.24	39.72	24	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10	7.16	0.97	32															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.13	1.23	43	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76	1.24	0.95	82															
Allowance for loan and lease losses / Total loans and leases	1.13	1.20	44	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76	1.24	0.94	83															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.31	0.49	28	0.24	0.71	10	0.04	0.56	5	0	0.57	1	0.32	0.57	24															
30-89 days past due loans and leases / Total loans and leases	0	0.32	0	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5	0.27	0.32	51															
Liquidity and Funding																														
Net noncore funding dependence	13.89	-2.33	89	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95	31.47	13.97	92															
Net short-term noncore funding dependence	11.57	-7.71	94	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98	28.89	9.65	97															
Net loans and leases / Total assets	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18	63.09	72.64	14															
Capitalization																														
Tier 1 leverage ratio	9.42	8.98	67	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65	9.98	10.04	51															
Holding company equity capital / Total assets	8.94	10.71	23	10.48	11.16	39	11.02	11.37	46	10.27	11.21	38	9.70	10.84	31															
Total equity capital (including minority interest) / Total assets	8.94	10.82	21	10.48	11.29	37	11.02	11.43	44	10.27	11.30	36	9.70	10.89	30															
Common equity tier 1 capital / Total risk-weighted assets	12.57	12.42	59	14.07	12.38	81	14.11	12.50	75	14.26	12.37	76	13.59	11.90	77															
Net loans and leases / Equity capital (X)	7.27	5.53	82	6.20	5.58	65	6.29	6.55	40	6.45	6.70	46	6.50	6.82	44															
Cash dividends / Net income	46.70	28.27	87	26.05	42.30	29	4.39	25.65	18	44	24.05	78	61.51	32.32	84															
Cash dividends / Net income (Subchapter S adjusted)					3.14		-0.65			93.20			35.12		19.39															
Growth Rates																														
Assets	17.64	10.50	79	12.61	16.68	42	5.94	8.66	39	-0.99	9.35	5	0.53	9.89	11															
Equity capital	0.44	7.46	17	7.01	6.99	58	13.68	12.19	66	4.86	12.50	22	1.51	13.71	8															
Net loans and leases	17.70	3.36	86	5.56	9.07	41	10.77	8.63	68	4.05	10.51	24	3.63	12.54	15															
Noncore funding	16.43	-14.79	83	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50	-17.56	-3.35	34															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46															
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	3.86	27	0	3.76	28	0	4.39	27															
Equity investment in subsidiaries / Equity capital	99.26	103.22	28	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27	98.97	105.17	24															
Cash from ops + noncash items + op expense / Op expense + dividends	99.54	154.48	22	98.77	147.24	21	0	152.31	5	0.04	123.74	5	0.05	100.80	4															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	241,918	249,258	330,939	287,762	232,774	-2.94	18.77
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	228,687	233,846	316,171	273,816	219,752	-2.21	19.64
Tax-exempt income on loans and leases.....	13,231	15,412	14,768	13,946	13,022	-14.15	5.46
Estimated tax benefit on income on loans and leases.....	6,997	7,561	6,906	6,279	8,155	-7.46	-11.45
Income on loans and leases (tax equivalent).....	248,915	256,819	337,845	294,041	240,929	-3.08	17.64
Investment interest income (tax equivalent).....	46,013	62,464	64,126	68,753	71,990	-26.34	-39.28
Interest on balances due from depository institutions.....	475	443	3,175	2,019	3,128	7.22	-83.80
Interest income on other earning assets.....	657	1,508	1,635	1,097	825	-56.43	-16.20
Total interest income (tax equivalent).....	296,060	321,234	406,781	365,910	316,872	-7.84	1.71
Interest on time deposits of \$250K or more	3,206	16,581	34,937	24,200	14,943	-80.66	
Interest on time deposits < \$250K.....	4,754	17,095	39,028	26,750	18,118	-72.19	
Interest on foreign office deposits	0	0	0				
Interest on other deposits	21,800	36,400	59,552	34,210	21,064	-40.11	21.75
Interest on other borrowings and trading liabilities.....	299	3,626	11,986	23,523	35,964	-91.75	-99.24
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	30,059	73,702	145,503	108,683	90,089	-59.22	-63.15
Net interest income (tax equivalent).....	266,001	247,532	261,278	257,227	226,783	7.46	26.96
Non-interest income.....	79,794	71,661	68,895	58,485	57,953	11.35	26.41
Adjusted operating income (tax equivalent)	345,795	319,193	330,173	315,712	284,736	8.33	26.83
Overhead expense.....	222,382	204,350	190,199	182,151	152,768	8.82	56.41
Provision for credit losses.....	-5,090	37,472	9,473	-4,390	20,400		
Securities gains (losses)	5,883	5,841	6,822	-2,903	-4,760	0.72	4569.05
Other tax equivalent adjustments	0	0	0	187	374		
Pretax net operating income (tax equivalent).....	135,401	78,175	138,419	135,235	107,182	73.20	39.18
Applicable income taxes	34,387	10,390	26,627	28,130	39,663	230.96	90.92
Tax equivalent adjustments	8,941	10,198	11,593	11,085	17,837	-12.33	-53.30
Applicable income taxes (tax equivalent).....	43,328	20,588	38,220	39,215	57,500	110.45	16.61
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	92,073	57,587	100,199	96,020	49,682	59.89	53.13
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	92,073	57,587	100,199	96,020	49,682	59.89	53.13
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	92,073	57,587	100,199	96,020	49,682	59.89	53.13
Investment securities income (tax equivalent).....	46,013	62,464	64,126	68,753	71,990	-26.34	-39.28
US Treasury and agency securities (excluding mortgage-backed securities)	95	412	570	429	408	-76.94	-75.45
Mortgage-backed securities	33,581	40,302	43,748	46,548	43,688	-16.68	-19.37
All other securities	12,337	21,750	19,808	21,776	27,894	-43.28	-63.44
Cash dividends declared.....	43,000	15,000	4,400	42,250	30,560	186.67	186.67
Common	43,000	15,000	4,400	42,250	30,560	186.67	186.67
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

Percent of Average Assets

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Interest income (tax equivalent).....	2.56	2.85	25	3.08	3.27	31	4.27	4.19	61	4.05	4.08	50	3.46	3.78	19
Less: Interest expense.....	0.26	0.23	66	0.71	0.48	78	1.53	0.95	92	1.20	0.75	90	0.98	0.50	93
Equals: Net interest income (tax equivalent).....	2.30	2.60	26	2.37	2.77	23	2.74	3.21	20	2.84	3.33	19	2.47	3.29	7
Plus: Non-interest income.....	0.69	1.04	36	0.69	1.21	27	0.72	0.90	37	0.65	0.90	34	0.63	0.93	32
Equals: adjusted operating income (tax equivalent).....	3	3.70	11	3.06	4.04	7	3.46	4.16	25	3.49	4.27	19	3.11	4.26	8
Less: Overhead expense.....	1.93	2.17	34	1.96	2.57	23	2	2.59	19	2.01	2.58	19	1.67	2.60	8
Less: Provision for credit losses.....	-0.04	-0.09	60	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	0.22	0.11	84
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	49	0	0	46	0	0	48	0	0	49	0	0	46
Plus: Realized gains (losses) on available-for-sale securities.....	0.05	0.01	93	0.06	0.02	80	0.07	0.01	94	-0.03	0	8	-0.05	0.01	0
Plus: other tax equivalent adjustments.....	0	0	46	0	0	48	0	0	46	0	0	85	0	0	87
Equals: Pretax net operating income (tax equivalent).....	1.17	1.66	13	0.75	1.04	24	1.45	1.53	38	1.50	1.55	44	1.17	1.55	17
Less: Applicable income taxes (tax equivalent).....	0.38	0.38	53	0.20	0.23	40	0.40	0.35	67	0.43	0.32	78	0.63	0.59	53
Less: Minority interest.....	0	0	40	0	0	42	0	0	45	0	0	46	0	0	47
Equals: Net operating income.....	0.80	1.26	8	0.55	0.81	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12
Plus: Net extraordinary items.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Equals: Net income.....	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12
Memo: Net income (last four quarters).....	0.80	1.26	8	0.55	0.82	21	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12
Net income-BHC and noncontrolling (minority) interest.....	0.80	1.27	6	0.55	0.83	20	1.05	1.19	33	1.06	1.22	32	0.54	0.95	12
Margin Analysis	93.95	93.08	62	92.80	92.32	58	96.03	93.22	84	96.17	93.23	83	96.29	93.19	85
Average earning assets / Average assets.....	82.52	61.99	95	82.06	64.06	93	83.84	70.66	91	84.06	70.70	92	84.93	70.06	93
Average interest-bearing funds / Average assets.....	2.73	3.06	26	3.32	3.55	31	4.45	4.49	48	4.21	4.38	34	3.59	4.06	16
Interest income (tax equivalent) / Average earning assets.....	0.28	0.25	65	0.76	0.52	78	1.59	1.02	91	1.25	0.81	91	1.02	0.54	94
Interest expense / Average earning assets.....	2.45	2.80	21	2.56	3.01	22	2.86	3.45	16	2.96	3.58	16	2.57	3.54	7
Net interest income (tax equivalent) / Average earning assets.....	3.23	4.01	9	3.71	4.27	17	5.12	4.98	61	4.92	4.85	56	4.15	4.52	22
Interest-bearing bank balances.....	0.10	0.14	9	0.19	0.27	27	1.38	2.26	10	1.01	1.88	10	0.83	1.13	25
Federal funds sold and reverse repos.....		0.25			0.68			2.02			1.50			0.83	
Trading assets.....	0.19	0.45	63	0.24	0.60	60	0.87	0.49	81	2.16	0.70	78	1.40	0.48	78
Total earning assets.....	2.65	3.04	22	3.21	3.51	27	4.32	4.47	38	4.08	4.33	33	3.39	3.98	10
Investment securities (tax equivalent).....	1.67	1.77	45	2.46	2.25	71	2.73	2.74	51	2.69	2.69	50	2.69	2.61	57
US Treasury and agency securities (excluding mortgage-backed securities).....	3.61	1.14	97	2.30	1.75	77	1.54	2.54	10	2.63	2.20	78	1.09	1.66	12
Mortgage-backed securities.....	1.53	1.57	49	2.02	2.05	44	2.43	2.54	36	2.34	2.44	38	2.12	2.19	39
All other securities.....	2.13	2.81	30	3.67	3.24	71	3.93	3.80	61	4.19	3.74	72	5.22	3.85	85
Interest-bearing deposits.....	0.33	0.21	74	0.88	0.53	84	1.80	1.13	88	1.25	0.85	83	0.79	0.52	83
Time deposits of \$250K or more.....	0.45	0.66	27	1.38	1.42	42	2.23	2.13	60	1.70	1.57	60			
Time deposits < \$250K.....	0.69	0.62	62	1.74	1.36	84	2.43	1.91	91	1.86	1.42	90			
Other domestic deposits.....	0.28	0.15	80	0.63	0.36	85	1.38	0.86	86	0.84	0.64	70			
Foreign deposits.....		0.14			0.42			2.53			1.85			0.84	
Federal funds purchased and repos.....	0.12	0.17	55	0.84	0.62	76	2.63	1.23	90	3.77	1.03	96	4.09	0.68	95
Other borrowed funds and trading liabilities.....	0.08	1.27	10	0.36	1.50	7	1.78	1.03	57	2.10	2.10	56	3.18	1.48	96
All interest-bearing funds.....	0.32	0.37	48	0.86	0.74	67	1.82	1.34	83	1.43	1.06	80	1.16	0.71	91

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017												
Non-interest Income and Expenses																	
Total non-interest income	79,794	71,661	68,895	58,485	57,953												
Fiduciary activities income	7,836	6,885	8,193	8,518	7,355												
Service charges on deposit accounts - domestic	6,809	2,755	2,720	2,838	2,702												
Trading revenue.....	17,112	18,098	17,085	7,465	5,083												
Investment banking fees and commissions.....	13,925	10,513	10,148	9,487	10,786												
Insurance activities revenue.....	157	124	1	84	30												
Venture capital revenue.....	0	0	0	0	0												
Net servicing fees	0	0	0	0	0												
Net securitization income	0	0	0	0	0												
Net gains (losses) on sales of loans, OREO, other assets.....	38	0	0	369	730												
Other non-interest income.....	33,917	33,286	30,748	29,724	31,267												
Total overhead expenses	222,382	204,350	190,199	182,151	152,768												
Personnel expense.....	115,882	107,388	108,904	101,350	89,389												
Net occupancy expense.....	45,833	46,886	26,409	22,838	17,459												
Goodwill impairment losses	0	0	0	0	0												
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0												
Other operating expenses.....	60,667	50,076	54,886	57,963	45,920												
Fee income on mutual funds and annuities.....	5,383	3,635	2,844	2,832	2,532												
Memoranda																	
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0												
Number of equivalent employees	554	565	564	527	491												
Average personnel expense per employee.....	209.17	190.07	193.09	192.31	182.05												
Average assets per employee.....	20,834.73	18,454.19	16,896.70	17,163.23	18,667.70												
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct			
Analysis Ratios																	
Mutual fund fee income / Non-interest income	6.75	2.17	90	5.07	2.02	82	4.13	0.66	88	4.84	1.69	82	4.37	1.89	76		
Overhead expenses / Net Interest Income + non-interest income	66.02	59.28	77	66.13	62.28	68	59.70	61.79	42	59.76	61.22	42	57.16	62.21	26		
Percent of Average Assets																	
Total overhead expense	1.93	2.17	34	1.96	2.57	23	2	2.59	19	2.01	2.58	19	1.67	2.60	8		
Personnel expense.....	1	1.21	25	1.03	1.30	24	1.14	1.50	19	1.12	1.46	20	0.98	1.47	12		
Net occupancy expense.....	0.40	0.23	96	0.45	0.26	95	0.28	0.32	36	0.25	0.31	28	0.19	0.32	10		
Other operating expenses.....	0.53	0.72	21	0.48	0.94	9	0.58	0.76	25	0.64	0.79	32	0.50	0.79	13		
Overhead less non-interest income	1.24	1.10	58	1.27	1.25	48	1.27	1.65	19	1.37	1.65	26	1.03	1.65	9		
Percent of Adjusted Operating Income (Tax Equivalent)																	
Total overhead expense	64.31	58.83	71	64.02	61.82	63	57.61	59.91	41	57.70	60.51	37	53.65	61.01	21		
Personnel expense.....	33.51	32.93	47	33.64	32.36	53	32.98	34.17	38	32.10	34.42	36	31.39	34.72	24		
Net occupancy expense.....	13.25	6.23	96	14.69	6.58	97	8	7.50	57	7.23	7.33	47	6.13	7.51	24		
Other operating expenses.....	17.54	19.18	44	15.69	22.28	17	16.62	17.93	35	18.36	18.28	49	16.13	18.30	30		
Total non-interest income	23.08	27.67	41	22.45	28.83	40	20.87	19.83	52	18.52	20.30	46	20.35	21.24	48		
Fiduciary activities income	2.27	2.20	60	2.16	2.09	61	2.48	1.61	67	2.70	1.95	66	2.58	1.95	67		
Service charges on domestic deposit accounts	1.97	3.27	31	0.86	3.27	13	0.82	3.21	19	0.90	3.58	12	0.95	3.83	10		
Trading revenue.....	4.95	0.62	93	5.67	1.28	89	5.17	0.07	97	2.36	0.03	97	1.79	0.07	95		
Investment banking fees and commissions.....	4.03	2.58	78	3.29	2.46	75	3.07	0.91	86	3	0.85	89	3.79	0.92	91		
Insurance activities revenue.....	0.05	0.36	44	0.04	0.41	44	0	0.37	45	0.03	0.46	53	0.01	0.44	43		
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0	50	0	0	49	0	0	48		
Net servicing fees	0	0.60	14	0	0.01	42	0	0.22	16	0	0.52	13	0	0.40	13		
Net securitization income	0	0.01	44	0	0	45	0	0	48	0	0	49	0	0	48		
Net gain (loss) - sales of loans, OREO, and other assets	0.01	3.30	5	0	3.92	12	0	2.27	13	0.12	1.98	18	0.26	2.38	18		
Other non-interest income.....	9.81	9.27	63	10.43	9.65	65	9.31	7.41	75	9.41	7.05	79	10.98	7.34	83		
Overhead less non-interest income	41.23	30.52	82	41.57	31.93	75	36.74	39.47	41	39.17	39.75	48	33.30	39.09	26		
Applicable income taxes / Pretax net operating income (tax equivalent).....	25.40	21.18	86	13.29	18.63	16	19.24	21.51	29	20.80	18.37	59	37.01	33.75	59		
Applicable income tax + TE / Pretax net operating income + TE	32	22.67	97	26.34	21.18	89	27.61	23.31	82	29	21.35	93	53.65	38.57	90		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	3,182,787	2,769,211	2,547,395	2,201,416	2,305,183	14.93	58.57
Commercial and industrial loans	3,485,401	2,828,688	2,817,813	2,480,618	2,363,856	23.22	40.81
Loans to individuals	11,456	19,037	14,509	48,450	48,613	-39.82	-88.70
Loans to depository institutions and acceptances of other banks	0	0	368	830	1,896		-100.00
Agricultural loans	0	0	0	0	0		-100.00
Other loans and leases	1,855,801	1,670,098	1,493,516	1,471,992	1,249,117	11.12	60.70
Less: Unearned income	17,618	16,053	14,166	12,847	13,619	9.75	21.62
Loans and leases, net of unearned income	8,517,827	7,270,981	6,859,435	6,190,459	5,955,046	17.15	48.29
Less: Allowance for loan and lease losses	96,610	116,426	81,421	71,216	73,969	-17.02	40.22
Net loans and leases	8,421,217	7,154,555	6,778,014	6,119,243	5,881,077	17.70	48.39
Debt securities that reprice or mature in over 1 year	2,683,007	2,547,318	2,260,255	2,180,902	2,349,736	5.33	9.21
Mutual funds and equity securities	5,324	5,482	5,385	5,218	5,350	-2.88	-0.63
Subtotal	11,109,548	9,707,355	9,043,654	8,305,363	8,236,163	14.44	36.53
Interest-bearing bank balances	1,083,373	299,798	61,221	240,754	496,080	261.37	168.45
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	113,224	165,985	136,630	168,760	123,235	-31.79	-64.11
Trading assets	101,730	177,796	75,109	23,485	19,469	-42.78	303.98
Total earning assets	12,407,875	10,350,934	9,316,614	8,738,362	8,874,947	19.87	39.71
Non-interest-bearing cash and due from depository institutions	39,548	144,104	68,832	117,133	58,633	-72.56	-18.19
Premises, fixed assets, and leases	64,359	53,004	32,330	23,920	21,826	21.42	225.57
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	439,963	461,993	359,235	349,801	366,384	-4.77	36.26
Total assets	12,951,745	11,010,035	9,777,011	9,229,216	9,321,790	17.64	39.68
Quarterly average assets	12,306,053	10,766,875	9,772,812	9,029,808	9,175,123	14.30	31.52
Average loans and leases (YTD)	7,708,006	6,914,605	6,596,274	5,972,139	5,806,273	11.47	37.86
Memoranda							
Loans held-for-sale	0	0	0	10,000	7,857		-100.00
Loans not held-for-sale	8,517,827	7,270,981	6,859,435	6,180,459	5,947,189	17.15	48.83
Real estate loans secured by 1–4 family	87,563	73,561	82,602	70,712	71,481	19.03	122.71
Commercial real estate loans	3,095,224	2,695,650	2,464,793	2,130,704	2,233,702	14.82	57.29
Construction and land development	168,163	191,250	207,693	184,664	151,307	-12.07	12.52
Multifamily	718,240	550,274	509,101	484,666	411,851	30.52	261.15
Nonfarm nonresidential	2,208,821	1,954,126	1,747,999	1,461,374	1,670,544	13.03	36.39
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,801,555	2,718,785	2,402,270	2,354,880	2,478,321	3.04	0.86
U.S. Treasury securities	0	11,038	10,521	10,012	0	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	14,938	0	0		
Municipal securities	157,803	187,530	303,400	402,797	456,291	-15.85	-62.11
Mortgage-backed securities	2,250,555	2,126,717	1,820,840	1,848,011	1,938,858	5.82	7.43
Asset-backed securities	184,887	179,607	140,911	47,044	15,024	2.94	84.38
Other debt securities	202,986	208,411	106,275	41,798	62,798	-2.60	83.93
Mutual funds and equity securities	5,324	5,482	5,385	5,218	5,350	-2.88	-0.63
Available-for-sale securities	2,257,952	2,611,862	2,253,264	2,157,495	1,962,157	-13.55	5.65
U.S. Treasury securities	0	11,038	10,521	10,012	0	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	14,938	0	0		
Municipal securities	129,172	137,152	252,622	339,477	105,901	-5.82	654.51
Mortgage-backed securities	1,740,907	2,075,654	1,727,997	1,727,946	1,787,084	-16.13	-8.04
Asset-backed securities	184,887	179,607	140,911	47,044	15,024	2.94	84.38
Other debt securities	202,986	208,411	106,275	27,798	48,798	-2.60	110.65
Mutual funds and equity securities	0	0	0	5,218	5,350	-100.00	
Held-to-maturity securities appreciation (depreciation)	-1,539	2,663	855	-3,150	8,559		
Available-for-sale securities appreciation (depreciation)	-503	60,401	9,286	-39,798	-25,937		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	69,576	143,194	168,018	423,060	635,877	-51.41	-93.36

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	877,395	642,990	477,863	536,533	469,519	36.46	126.23
NOW, ATS and transaction accounts	782,777	756,181	77,672	26,876	86,563	3.52	1880.21
Time deposits less brokered deposits < \$250K	-866,446	-356,394	78,054	191,749	47,868		
MMDA and other savings accounts	8,011,508	6,154,699	4,682,049	3,934,471	4,494,323	30.17	86.77
Other non-interest-bearing deposits	0	0	0				
Core deposits	8,805,234	7,197,476	5,315,638	4,689,629	5,098,273	22.34	101.38
Time deposits of \$250K or more	582,795	837,272	1,523,806	1,497,307	1,260,868	-30.39	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	545,000	100,000	485,000	558,750	-100.00	-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	300,000	0	250,000	215,000	6,865		2289.87
Other borrowings w/remaining maturity over 1 year	0	4,814	0	0	0	-100.00	-100.00
Brokered deposits < \$250K	1,857,265	966,269	1,324,647	1,272,714	1,385,054	92.21	
Noncore funding	2,740,060	2,353,355	3,198,453	3,470,021	3,211,537	16.43	-29.66
Trading liabilities	80,110	160,686	53,411	2,635	3,735	-50.15	807.66
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	167,870	145,126	131,639	118,757	103,999	15.67	60.26
Total liabilities	11,793,274	9,856,643	8,699,141	8,281,042	8,417,544	19.65	40.70
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,000	5,000	5,000	5,000	5,000	0.00	0.00
Common surplus	94,652	94,652	94,652	94,652	94,652	0.00	0.00
Retained earnings	1,059,555	1,010,482	967,895	872,355	814,600	4.86	33.20
Accumulated other comprehensive income	-736	43,258	10,323	-23,833	-10,006		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,158,471	1,153,392	1,077,870	948,174	904,246	0.44	30.04
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,158,471	1,153,392	1,077,870	948,174	904,246	0.44	30.04
Total liabilities and capital	12,951,745	11,010,035	9,777,011	9,229,216	9,321,790	17.64	39.68
Memoranda							
Non-interest-bearing deposits	877,395	642,990	477,863	536,533	469,519	36.46	126.23
Interest-bearing deposits	10,367,899	8,358,027	7,686,228	6,923,117	7,274,676	24.05	49.36
Total deposits	11,245,294	9,001,017	8,164,091	7,459,650	7,744,195	24.93	53.43
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,153,392	1,077,870	948,174	904,246	890,827		
Accounting restatements	0	0	0	3,985	0		
Net income	92,073	57,587	100,199	96,020	49,682		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	43,000	15,000	4,400	42,250	30,560		
Change in other comprehensive income	-43,994	32,935	33,897	-13,827	-5,703		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,158,471	1,153,392	1,077,870	948,174	904,246		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Real estate loans	24.57	36.25	28	25.15	36.22	27	26.05	52.67	7	23.85	53.63	7	24.73	53.41	7
Commercial and industrial loans	26.91	10.76	96	25.69	13.52	93	28.82	11.45	92	26.88	11.42	93	25.36	10.82	92
Loans to individuals	0.09	3.36	10	0.17	3.40	15	0.15	2.71	17	0.52	2.65	35	0.52	2.58	36
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.03	31	0	0	89	0.01	0	91	0.02	0	93
Agricultural loans.....	0	0.18	12	0	0.19	11	0	0.53	17	0	0.47	18	0	0.51	17
Other loans and leases.....	14.33	4.47	95	15.17	4.63	95	15.28	1.08	98	15.95	2.64	96	13.40	2.62	96
Net loans and leases.....	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18	63.09	72.64	14
Debt securities over 1 year.....	20.72	19.46	58	23.14	15.55	81	23.12	13.66	89	23.63	13.20	90	25.21	13.96	89
Mutual funds and equity securities	0.04	0.06	61	0.05	0.05	64	0.06	0.06	63	0.06	0.05	67	0.06	0.07	59
Subtotal	85.78	79.22	73	88.17	78.16	89	92.50	86.76	91	89.99	87.24	71	88.35	87.26	52
Interest-bearing bank balances	8.36	8.50	50	2.72	7.51	18	0.63	2.97	19	2.61	2.30	67	5.32	2.34	84
Federal funds sold and reverse repos	0	0.54	28	0	0.82	26	0	0.03	36	0	0.01	38	0	0.02	35
Debt securities 1 year or less	0.87	1.56	45	1.51	1.68	57	1.40	2.10	45	1.83	2.14	62	1.32	1.92	55
Trading assets	0.79	0.49	82	1.61	1.01	83	0.77	0.03	96	0.25	0.02	93	0.21	0.02	91
Total earning assets.....	95.80	91.77	92	94.01	91.05	86	95.29	92.39	85	94.68	92.24	80	95.21	92.22	91
Non-interest cash and due from depository institutions.....	0.31	0.82	9	1.31	1.07	69	0.70	1.14	24	1.27	1.25	50	0.63	1.26	20
Other real estate owned.....	0	0.01	9	0	0.02	4	0	0.04	10	0	0.04	9	0	0.06	6
All other assets.....	3.89	7.35	9	4.68	7.82	10	4	6.41	14	4.05	6.39	15	4.16	6.45	17
Memoranda															
Short-term investments	9.24	11.47	45	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56	6.64	4.63	73
U.S. Treasury securities.....	0	1.47	10	0.10	0.84	50	0.11	0.29	67	0.11	0.37	64	0	0.22	31
US agency securities (excluding mortgage-backed securities)	0	0.82	11	0	0.63	11	0.15	1.25	29	0	1.67	7	0	1.50	7
Municipal securities	1.22	1.73	56	1.70	1.69	59	3.10	2.58	67	4.36	2.66	77	4.89	2.97	77
Mortgage-backed securities	17.38	14.14	66	19.32	11.75	86	18.62	9.38	88	20.02	8.73	94	20.80	9.19	91
Asset-backed securities	1.43	0.50	83	1.63	0.32	89	1.44	0.30	88	0.51	0.26	85	0.16	0.23	78
Other debt securities	1.57	0.53	84	1.89	0.42	92	1.09	0.53	79	0.45	0.52	62	0.67	0.48	71
Loans held-for-sale.....	0	0.55	7	0	0.52	7	0	0.39	8	0.11	0.29	57	0.08	0.32	47
Loans held for investment	65.77	58.06	69	66.04	61.72	59	70.16	72.01	36	66.97	73.24	20	63.80	72.42	14
Real estate loans secured by 1–4 family	0.68	11.46	6	0.67	11.91	6	0.84	16.02	4	0.77	16.83	3	0.77	16.44	2
Revolving	0	1.42	2	0	1.66	3	0	2.24	2	0	2.43	1	0	2.71	2
Closed-end, secured by first liens	0.68	9.67	6	0.67	9.81	8	0.84	13.07	4	0.77	13.60	3	0.77	13.03	2
Closed-end, secured by junior liens	0	0.17	3	0	0.22	3	0	0.37	1	0	0.41	1	0	0.39	1
Commercial real estate loans	23.90	22.69	53	24.48	22.22	52	25.21	33.26	25	23.09	33.39	19	23.96	33.79	22
Construction and land development	1.30	3.34	26	1.74	3.40	32	2.12	5	20	2	4.78	22	1.62	4.55	20
Multifamily.....	5.55	3.57	80	5	3.12	75	5.21	4.76	67	5.25	5.12	65	4.42	5.32	55
Nonfarm nonresidential	17.05	14.57	61	17.75	14.72	60	17.88	21.85	31	15.83	21.85	23	17.92	22.30	30
Real estate loans secured by farmland.....	0	0.30	8	0	0.33	8	0	0.95	11	0	0.88	10	0	0.81	10

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
	37.37	61.05	18	38.09	57.15	20	37.14	72.74	4	35.56	72.88	3	38.71	73.20	5
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	1.03	19.86	6	1.01	19.43	6	1.20	22.29	4	1.14	23.13	2	1.20	22.92	2
Real estate loans secured by 1–4 family.....	0	2.43	2	0	2.64	3	0	3.13	2	0	3.34	1	0	3.76	2
Revolving	1.03	17.24	6	1.01	16.59	6	1.20	18.71	4	1.14	19.33	3	1.20	18.68	2
Closed-end.....	36.34	37.86	44	37.07	34.63	50	35.93	46.16	25	34.42	45.57	22	37.51	46.38	24
Commercial real estate loans	1.97	5.65	22	2.63	5.26	30	3.03	6.97	19	2.98	6.53	21	2.54	6.35	21
Construction and land development.....	0.11	1.18	22	0.19	0.93	31	0.41	1.47	21	0.27	1.52	17	0.50	1.50	27
1–4 family.....	1.86	4.40	25	2.44	4.19	31	2.62	5.34	22	2.71	4.90	27	2.04	4.76	26
Other.....	8.43	5.78	78	7.57	4.96	75	7.42	6.42	67	7.83	6.76	70	6.92	7.13	63
Multifamily.....	25.93	24.56	51	26.88	22.93	57	25.48	30.59	26	23.61	30.16	25	28.05	30.84	37
Nonfarm nonresidential	1.99	8.29	16	2.25	7.68	17	2.50	10.68	8	2.20	10.31	10	2.61	10.55	10
Owner-occupied.....	23.94	15.94	77	24.63	14.95	86	22.99	19.36	71	21.41	19.35	62	25.44	19.91	75
Other.....	0	0.54	8	0	0.54	8	0	1.38	11	0	1.27	10	0	1.19	10
Real estate loans secured by farmland.....	0	0.04	34	0	0.06	31	0.01	0	89	0.01	0	91	0.03	0	93
Loans to depository institutions and acceptances of other banks.....	40.92	18.86	96	38.90	22.17	89	41.08	16.16	94	40.07	16.21	94	39.70	15.52	95
Commercial and industrial loans	0.13	6.24	9	0.26	6.13	13	0.21	4	17	0.78	3.89	38	0.82	3.90	40
Loans to individuals.....	0	0.53	49	0	0.65	50	0.01	0.04	68	0.01	0.04	72	0.01	0.03	72
Credit card loans.....	0	0.34	12	0	0.32	11	0	0.78	17	0	0.69	18	0	0.76	17
Agricultural loans.....	21.79	8.75	88	22.97	9.09	86	21.77	1.48	97	23.78	3.74	97	20.98	3.75	97
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	253.44	391.81	23	225.77	381.27	21	221.71	493.53	5	211.07	505.61	7	233.30	518.19	6
Real estate loans secured by 1–4 family.....	6.97	126.06	5	6	125.03	5	7.19	151.03	3	6.78	161.34	3	7.23	159.68	2
Revolving	0	15.44	2	0	17.42	2	0	21.25	2	0	23.52	1	0	26.74	2
Closed-end.....	6.97	108.85	5	6	106.14	5	7.19	127.10	4	6.78	134.73	3	7.23	130.06	2
Commercial real estate loans	246.47	245.88	50	219.77	234.65	46	214.52	311.74	19	204.29	316.03	18	226.06	328.67	21
Construction and land development.....	13.39	35.95	25	15.59	35.62	29	18.08	46.63	18	17.71	44.92	20	15.31	44.44	20
1–4 family.....	0.74	7.42	25	1.13	6.34	29	2.45	9.52	21	1.62	10.21	16	3.04	10.44	22
Other.....	12.65	28.11	28	14.46	28.16	32	15.63	35.90	21	16.09	33.75	23	12.28	33.34	23
Multifamily.....	57.19	38.66	79	44.86	32.74	75	44.31	44.76	61	46.47	48.38	64	41.68	51.49	56
Nonfarm nonresidential	175.89	158.05	56	159.32	155.06	51	152.14	206.64	25	140.12	208.15	21	169.07	217.26	28
Owner-occupied.....	13.51	52.99	16	13.34	52.37	17	14.90	71.54	8	13.04	70.68	9	15.73	73.43	10
Other.....	162.38	102.54	82	145.98	100.54	69	137.23	130.65	54	127.08	134.17	45	153.34	140.40	59
Real estate loans secured by farmland.....	0	3.22	8	0	3.44	8	0	8.66	11	0	8.13	10	0	7.80	10
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0.03	0.01	89	0.08	0.01	91	0.19	0.01	93
Commercial and industrial loans	277.54	114.45	95	230.62	139.91	89	245.25	106.70	92	237.84	107.07	93	239.24	105.25	91
Loans to individuals.....	0.91	34.55	10	1.55	37.47	13	1.26	24.83	16	4.65	24.45	32	4.92	23.98	32
Credit card loans.....	0.03	2.77	50	0.02	3.30	50	0.04	0.24	68	0.04	0.24	71	0.04	0.19	71
Agricultural loans.....	0	1.86	12	0	1.88	11	0	4.86	17	0	4.49	18	0	4.90	17
Other loans and leases.....	147.78	51.06	90	136.16	49.54	92	129.99	10.25	98	141.14	25.58	96	126.42	25.83	94
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.82	30.07	62	38.11	27.32	78	37.43	35.38	61	36.41	35.09	61	38.10	35.69	65
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	242.92	195.33	66	225.92	183.76	57	223.46	239.13	47	216.13	243.62	43	229.62	253.35	44
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	256.43	252.85	50	239.26	240.85	46	238.36	315.15	25	229.17	318.90	21	245.35	331.68	25

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Short-term investments	9.24	11.47	45	4.23	11.17	19	2.02	5.36	21	4.44	4.70	56	6.64	4.63	73
Liquid assets	26.83	29.03	46	25.06	26.22	55	20.98	16.28	75	24.26	15.56	83	26.96	15.94	87
Investment securities	21.63	21.63	51	24.69	17.85	77	24.57	16.41	85	25.52	16.02	85	26.59	16.65	86
Net loans and leases	65.02	58.67	65	64.98	61.58	53	69.33	72.36	32	66.30	73.30	18	63.09	72.64	14
Net loans, leases and standby letters of credit	65.96	59.49	67	66.24	62.48	58	70.88	72.78	35	67.64	73.71	21	64.57	73.08	14
Core deposits	67.98	75.71	18	65.37	70.67	24	54.37	71.61	5	50.81	69.97	5	54.69	69.79	9
Noncore funding	21.16	10.30	84	21.37	14.13	77	32.71	14.61	94	37.60	16.58	94	34.45	17.09	93
Time deposits of \$250K or more	4.50	1.58	92	7.60	2.11	95	15.59	4.33	97	16.22	4.28	98	13.53	3.54	97
Foreign deposits	0	0.34	39	0	0.36	39	0	0	48	0	0	49	0	0	49
Federal funds purchased and repos	0	1.23	11	4.95	1.47	85	1.02	0.77	68	5.26	0.96	94	5.99	1.20	94
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.54	31	4.95	0.54	94	1.02	0.75	68	5.26	0.97	94	5.99	1.21	94
Commercial paper	0	0.01	45	0	0.01	44	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	2.32	1	80	0	1.24	7	2.56	2.75	59	2.33	3.63	48	0.07	4.47	17
Earning assets that reprice within 1 year	46.34	37.37	76	55.79	39.38	89	62.43	33.16	93	58.59	32.35	92	56.31	33.41	91
Interest-bearing liabilities that reprice within 1 year	9.84	6.39	79	11.50	8.20	76	27.42	18.54	80	27.11	18.20	81	24.17	16.67	80
Long-term debt that reprices within 1 year	0	0.26	30	0	0.47	27	0	0.15	37	0	0.16	39	0	0.19	38
Net assets that reprice within 1 year	36.50	29.65	66	44.30	29.11	85	35.02	13.71	87	31.48	12.98	83	32.14	15.65	81
Other Liquidity and Funding Ratios															
Net noncore funding dependence	13.89	-2.33	89	19.44	3.20	86	33.18	10.70	97	36.85	13.54	95	31.47	13.97	92
Net short-term noncore funding dependence	11.57	-7.71	94	18.58	-4.76	96	32.20	5.88	98	34.10	8.57	98	28.89	9.65	97
Short-term investment / Short-term noncore funding	48.20	273.46	10	20.52	184.19	7	6.36	78.10	3	12.63	62.28	22	20.65	46.67	39
Liquid assets - short-term noncore funding / Nonliquid assets	10.48	36.68	19	5.94	28.18	17	-13.70	6.90	5	-14.34	4.17	5	-7.14	3.68	22
Net loans and leases / Total deposits	74.89	72.79	57	79.49	79.43	50	83.02	90.96	24	82.03	92.88	20	75.94	92.86	15
Net loans and leases / Core deposits	95.64	78.25	80	99.40	88.34	76	127.51	102.55	87	130.48	106.50	87	115.35	105.03	73
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.13	0.12	35	0.24	1.57	25	0.08	0.36	35	-0.32	-0.47	44	0.94	-0.05	94
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.04	-0.25	56	5.44	4.31	70	0.87	1.28	43	-4.10	-1.95	12	-2.84	-0.62	6
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			-0.02			-0.04			-0.02	
Percent of Investment Securities															
Held-to-maturity securities	19.21	14.28	66	3.73	11.38	50	5.98	7.25	65	8.38	10.76	61	20.83	13.07	68
Available-for-sale securities	80.60	83.77	34	96.07	87.23	50	93.80	91.33	36	91.62	88.32	40	79.17	86.93	31
U.S. Treasury securities	0	6.70	10	0.41	4.72	46	0.44	2.07	65	0.43	2.08	63	0	1.33	31
US agency securities (excluding mortgage-backed securities)	0	4.12	11	0	4.01	10	0.62	8.16	22	0	11	7	0	10.16	7
Municipal securities	5.63	8.22	54	6.90	9.83	53	12.63	15.40	52	17.10	16.63	59	18.41	17.86	59
Mortgage-backed securities	80.33	66.54	69	78.22	66.64	64	75.80	57.07	75	78.48	54.50	81	78.23	55.76	82
Asset-backed securities	6.60	2.50	80	6.61	1.91	84	5.87	1.70	86	2	1.54	80	0.61	1.31	75
Other debt securities	7.25	3.08	81	7.67	3.01	83	4.42	3.73	67	1.77	3.75	55	2.53	3.25	61
Mutual funds and equity securities	0.19	0.29	57	0.20	0.35	54	0.22	0.49	57	0.22	0.41	63	0.22	0.58	53
Debt securities 1 year or less	4.04	7.78	45	6.11	10.55	38	5.69	13.55	34	7.17	13.91	43	4.97	11.90	38
Debt securities 1 to 5 years	0.31	18.25	3	1.98	17.03	14	4.01	23.43	13	1.51	23.42	7	2.31	23.53	10
Debt securities over 5 years	95.46	71.11	95	91.71	69.86	84	90.08	58.63	92	91.11	58.36	90	92.50	60.73	90
Pledged securities	2.48	32.26	7	5.27	35.67	12	6.99	43.76	10	17.97	42.20	22	25.66	46.78	23
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.09	39	0	0.15	39	0	0.08	40
Percent Change from Prior Like Quarter															
Short-term investments	156.90	27.98	93	135.42	183.32	53	-51.69	32.84	4	-33.88	16.28	17	-13.87	6.96	36
Investment securities	3.04	31.36	15	13.18	23.62	38	2.01	4.80	44	-4.98	8.02	19	-10.77	4.99	13
Core deposits	22.34	16.94	76	35.40	26.88	82	13.35	9.96	70	-8.02	10.40	1	16.60	13.94	67
Noncore funding	16.43	-14.79	83	-26.42	-12.18	34	-7.83	4.16	34	8.05	6.76	50	-17.56	-3.35	34

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	2,088,131	2,100,161	2,081,478	1,543,873	1,594,288
Commit: Secured commercial real estate loans	134,735	190,662	157,535	125,176	109,551
Commit: Unsecured real estate loans	19,386	2,762	31,663	40,274	34,739
Credit card lines (reported semiannually, June/Dec)	87,301	22,459	8,995	7,860	7,327
Securities underwriting	0	0	0	0	0
Standby letters of credit	122,286	138,459	151,473	123,229	137,679
Commercial and similar letters of credit	171,319	141,494	75,751	103,893	88,780
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	5,192	10,647	110,361	103,354	7,260
Purchased options contracts (interest rate)	5,505	22,645	117,067	107,927	8,000
Interest rate swaps	6,635,015	6,551,795	4,941,267	2,763,758	2,220,406
Futures and forward foreign exchange	481,124	348,792	223,811	245,727	244,030
Written options contracts (foreign exchange)	35,950	17,002	77,156	75,507	44,993
Purchased options contracts (foreign exchange)	34,134	17,108	77,094	74,661	44,690
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	28,541	34,590	53,090	57,413	57,648
Purchased options contracts (commodity and other)	29,632	35,681	54,816	60,438	61,325
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.12	22.78	31	19.07	22.01	48	21.29	16.97	74	16.73	17.31	47	17.10	17.28	48
Standby letters of credit	0.94	0.65	77	1.26	0.71	84	1.55	0.36	98	1.34	0.35	97	1.48	0.40	95
Commercial and similar letters of credit	1.32	0.02	99	1.29	0.02	99	0.77	0.01	99	1.13	0.01	98	0.95	0.01	98
Securities lent	0	0.10	41	0	0.18	40	0	0	49	0	0	50	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	27	0	0.35	26	0	0	47	0	0.02	44	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.30	27	0	0	48	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.25	34	0	0.01	46	0	0.01	46	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	34	0	0.30	33	0	0	47	0	0	47	0	0	48
Derivative contracts	56.02	46.30	82	63.93	48.62	79	57.84	2.95	98	37.80	6.51	97	28.84	6.82	92
Interest rate contracts	51.31	32.46	83	59.81	34.36	82	52.87	2.87	98	32.24	6.40	96	23.98	6.72	90
Interest rate futures and forward contracts	0	3.25	12	0	6.21	12	0	0.08	39	0	0.25	22	0	0.28	22
Written options contracts (interest rate)	0.04	1.41	22	0.10	2.18	23	1.13	0.13	91	1.12	0.26	88	0.08	0.28	46
Purchased options contracts (interest rate)	0.04	1.31	48	0.21	1.46	55	1.20	0.02	95	1.17	0.07	93	0.09	0.08	85
Interest rate swaps	51.23	20.49	88	59.51	20.83	89	50.54	2.19	99	29.95	5.18	97	23.82	5.41	91
Foreign exchange contracts	4.26	6.30	85	3.48	6.01	82	3.87	0	97	4.29	0	98	3.58	0	97
Futures and forward foreign exchange contracts	3.71	3.78	87	3.17	3.47	86	2.29	0	97	2.66	0	98	2.62	0	97
Written options contracts (foreign exchange)	0.28	0.04	91	0.15	0.03	86	0.79	0	97	0.82	0	98	0.48	0	97
Purchased options contracts (foreign exchange)	0.26	0.04	91	0.16	0.04	86	0.79	0	97	0.81	0	98	0.48	0	97
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0.45	0.92	80	0.64	1.86	78	1.10	0	98	1.28	0	99	1.28	0	99
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0.22	0.32	85	0.31	0.52	84	0.54	0	99	0.62	0	99	0.62	0	99
Purchased options contracts (commodity and other)	0.23	0.21	86	0.32	0.37	85	0.56	0	99	0.65	0	99	0.66	0	99
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	27.09	44.98	24	30.37	42.82	44	31.56	24.81	76	25.85	25.18	56	27.46	25.74	58

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	7,255,093	7,038,260	5,654,662	3,488,785	2,688,352
Interest rate contracts	6,645,712	6,585,087	5,168,695	2,975,039	2,235,666
Foreign exchange contracts.....	551,208	382,902	378,061	395,895	333,713
Equity, commodity, and other contracts	58,173	70,271	107,906	117,851	118,973
Derivatives Position					
Futures and forwards	481,124	348,792	223,811	245,727	244,030
Written options	69,683	62,239	240,607	236,274	109,901
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	69,683	62,239	240,607	236,274	109,901
Purchased options	69,271	75,434	248,977	243,026	114,015
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	69,271	75,434	248,977	243,026	114,015
Swaps	6,635,015	6,551,795	4,941,267	2,763,758	2,220,406
Held for trading.....	5,993,928	5,439,961	4,286,084	370,691	304,076
Interest rate contracts	5,747,564	5,252,021	3,973,770	0	0
Foreign exchange contracts.....	246,364	187,940	312,314	370,691	304,076
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,261,165	1,598,299	1,368,578	3,118,094	2,384,276
Interest rate contracts	898,148	1,333,066	1,194,925	2,975,039	2,235,666
Foreign exchange contracts.....	304,844	194,962	65,747	25,204	29,637
Equity, commodity, and other contracts	58,173	70,271	107,906	117,851	118,973
Derivative contracts (excluding futures and FX 14 days or less)	7,180,758	6,946,787	5,371,982	3,209,356	2,499,622
One year or less	1,265,438	1,546,966	1,178,476	437,171	433,208
Over 1 year to 5 years	3,101,908	2,624,666	2,480,057	1,788,888	1,140,742
Over 5 years	2,813,412	2,775,155	1,713,449	983,297	925,672
Gross negative fair value (absolute value)	93,900	171,733	58,469	34,363	23,184
Gross positive fair value.....	93,799	171,815	64,868	35,196	23,475
Held for trading.....	79,414	157,317	53,310	2,826	3,735
Non-traded.....	14,385	14,498	11,558	32,370	19,740
Current credit exposure on risk-based capital derivative contracts	80,857	167,554	64,868	35,196	23,475
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Percent of Notional Amount															
Interest rate contracts	91.60	94.17	26	93.56	94.10	28	91.41	99.57	7	85.27	99.91	3	83.16	99.91	3
Foreign exchange contracts	7.60	3.47	81	5.44	3.49	78	6.69	0.14	94	11.35	0	97	12.41	0.04	96
Equity, commodity, and other contracts	0.80	1.14	76	1	1.17	75	1.91	0.07	94	3.38	0	97	4.43	0	98
Futures and forwards	6.63	11.16	56	4.96	14.05	42	3.96	14.06	54	7.04	11.75	61	9.08	12.76	63
Written options	0.96	6.28	25	0.88	8.18	21	4.26	11.73	49	6.77	11.14	62	4.09	9.73	54
Exchange-traded	0	0.12	42	0	0.14	40	0	0	48	0	0	49	0	0	49
Over-the-counter	0.96	5.96	25	0.88	7.73	21	4.26	10.84	49	6.77	10.65	62	4.09	9.46	54
Purchased options	0.95	3.27	52	1.07	3.42	52	4.40	2.45	78	6.97	1.29	88	4.24	1.44	84
Exchange-traded	0	0.12	41	0	0.15	40	0	0	49	0	0	49	0	0	49
Over-the-counter	0.95	2.87	53	1.07	2.86	57	4.40	2.28	80	6.97	1.22	89	4.24	1.27	85
Swaps	91.45	74.26	64	93.09	68.76	75	87.38	64.61	56	79.22	65.42	43	82.59	66.04	44
Held for trading	82.62	40.42	71	77.29	43.53	66	75.80	15.01	81	10.63	13.60	77	11.31	16.18	70
Interest rate contracts	79.22	34.15	78	74.62	36.62	75	70.27	16.17	83	0	12.87	38	0	16.40	36
Foreign exchange contracts	3.40	1.68	81	2.67	1.60	78	5.52	0.11	94	10.63	0	97	11.31	0	97
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0	48	0	0	49	0	0	49
Non-traded	17.38	59.58	28	22.71	56.47	33	24.20	84.99	18	89.37	86.40	22	88.69	83.82	29
Interest rate contracts	12.38	56.71	25	18.94	53.82	32	21.13	84.69	18	85.27	85.51	24	83.16	83.04	30
Foreign exchange contracts	4.20	0.40	92	2.77	0.46	89	1.16	0.01	96	0.72	0	97	1.10	0.01	96
Equity, commodity, and other contracts	0.80	0.09	89	1	0.10	90	1.91	0.01	98	3.38	0	97	4.43	0	99
Derivative contracts (excluding futures and forex 14 days or less)	98.98	92.53	62	98.70	91.48	63	95	80.07	54	91.99	82.85	42	92.98	87.47	44
One year or less	17.44	27.56	49	21.98	32.05	50	20.84	15.20	69	12.53	12.75	67	16.11	15.62	67
Over 1 year to 5 years	42.75	27.01	71	37.29	27.06	64	43.86	22.92	76	51.28	22.66	81	42.43	21.68	77
Over 5 years	38.78	29.89	62	39.43	29.56	62	30.30	34.12	45	28.18	36.28	43	34.43	37.90	44
Gross negative fair value (absolute value)	1.29	0.98	67	2.44	1.55	73	1.03	1.30	45	0.98	0.66	67	0.86	0.50	78
Gross positive fair value	1.29	1.34	50	2.44	2.23	59	1.15	1.14	52	1.01	1.10	45	0.87	0.92	54
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.08	0.04	84	0.15	0.07	87	0.05	0	95	0.04	0.01	93	0.03	0	93
Gross positive fair value (X)	0.08	0.05	81	0.15	0.09	83	0.06	0	96	0.04	0.01	93	0.03	0.01	92
Held for trading (X)	0.07	0.04	82	0.14	0.07	85	0.05	0	97	0	0	85	0	0	83
Non-traded (X)	0.01	0.01	69	0.01	0.02	61	0.01	0	89	0.03	0.01	94	0.02	0	92
Current credit exposure (X)	0.07	0.04	84	0.15	0.06	85	0.06	0.01	93	0.04	0	95	0.03	0	93
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	50	0	0	49	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	47	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.88	0.46	83	2.12	0.85	87	0.86	0.10	95	0.52	0.06	95	0.35	0.05	93

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	116,426	81,421	71,216	73,969	68,901
Gross losses	17,366	6,682	1,705	2,500	17,893
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	2,640	4,215	2,437	4,137	2,561
Net losses	14,726	2,467	-732	-1,637	15,332
Provision for loan and lease losses	-5,090	37,472	9,473	-4,390	20,400
Adjustments	0	0	0	0	0
Ending balance	96,610	116,426	81,421	71,216	73,969
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets															
-0.04	-0.09	58	0.36	0.51	31	0.10	0.12	51	-0.05	0.12	4	0.22	0.11	84	
-0.07	-0.16	61	0.54	0.82	29	0.14	0.16	49	-0.07	0.16	2	0.35	0.16	86	
-34.56	-105.48	56	1,518.93	487.86	91	-1,294.13	142.73	2	268.17	182.69	76	133.06	110.75	55	
Allowance for loan and lease losses / Total loans and leases not held for sale															
1.13	1.23	43	1.60	1.58	59	1.19	0.94	79	1.15	0.94	76	1.24	0.95	82	
1.13	1.20	44	1.60	1.55	61	1.19	0.93	79	1.15	0.93	76	1.24	0.94	83	
6.56	21.39	26	47.19	11.58	92		17.18			21.35		4.82	16.23	31	
369.30	364.13	66	667.43	299.17	90	3,116	315.75	96		285.36		391.78	270.69	76	
365.35	287.08	73	463.31	244.34	86	3,116	283.41	97		259.30		391.78	232.03	80	
Gross loan and lease losses / Average loans and leases															
0.23	0.19	62	0.10	0.34	17	0.03	0.16	13	0.04	0.15	21	0.31	0.16	81	
0.03	0.08	26	0.06	0.07	52	0.04	0.05	57	0.07	0.05	68	0.04	0.06	51	
0.19	0.11	74	0.04	0.27	12	-0.01	0.11	7	-0.03	0.09	7	0.26	0.10	85	
0	0	43	0	0	44	0	0	49	0	0	48	0	0	48	
39.51	34.67	67	247.21	33.98	99	97.48	41.80	88	23.12	51.25	34	7.10	50.41	8	
8.24	39.72	24	42.74	22.91	83	-186.20	22.46	6	-73.16	29.27	10	7.16	0.97	32	
Net Loan and Lease Losses By Type															
Real estate loans															
0.21	0.02	94	0.09	0.04	77	0	0.02	30	0	0.01	31	0	0.02	31	
0	-0.02	70	0	0.01	46	-0.02	0.02	16	0	0.01	32	0	0.03	33	
	-0.07				0.01			0.02			0.02			0.03	
0	-0.01	67	0	0	48	-0.02	0.02	14	0	0.01	31	0	0.02	34	
0.21	0.04	92	0.09	0.07	69	0	0.02	38	0	0.01	41	0	0.01	41	
2.59	0	98	0	0	59	0	-0.02	62	0	-0.02	57	0	-0.04	61	
2.59	0	99	0	0	59	0	0	54	0	0	54	0	0	59	
0	0	64	0	0	57	0	-0.02	62	0	-0.02	60	0	-0.04	62	
0.10	0.01	91	0	0	58	0	0	56	0	0	50	0	0	21	
0.07	0.05	72	0.13	0.11	69	0	0.03	29	0	0.02	39	0	0.02	35	
0	0.01	44	0	0.02	26	0	0.01	44	0	0.01	43	0	0.01	45	
0.07	0.04	77	0.13	0.08	76	0	0.01	22	0	0.01	47	0	0.01	39	
Real estate loans secured by farmland															
0	0			0.02			0.01			0			0		
Commercial and industrial loans															
0.23	0.17	69	0	0.47	7	-0.01	0.27	10	-0.03	0.18	15	0.45	0.18	81	
	0.71			1.13			0.74			0.71			0.78		
0	1.84	6	0	2.92	9	0	1.89	14	0	1.65	21	0	1.60	15	
	0.02			0.19			0.02			0.03			0.06		
	0			0			0			0			0		
0	0.10	32	0	0.15	11	-0.03	0.14	7	-0.06	0.28	4	0.38	0.27	75	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	387		30,016		20,216		2,363		15,974						
90+ days past due loans and leases	283		7,685		0		0		0						
Nonaccrual loans and leases	26,160		17,444		2,613		0		18,880						
Total past due and nonaccrual loans and leases	26,830		55,145		22,829		2,363		34,854						
Restructured 30–89 days past due	0		0		0		0		14,197						
Restructured 90+ days past due	0		0		0		0		0						
Restructured nonaccrual	4,217		17,444		0		0		0						
Total restructured loans and leases	4,217		17,444		0		0		14,197						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	0		39,361		17,597		10,395		32,705						
Other real estate owned	0		0		0		0		0						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0	0.32	0	0.41	0.39	65	0.29	0.31	56	0.04	0.32	5	0.27	0.32	51
90+ days past due loans and leases	0	0.10	26	0.11	0.12	69	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual loans and leases	0.31	0.46	32	0.24	0.66	12	0.04	0.48	7	0	0.49	1	0.32	0.46	31
90+ days past due and nonaccrual loans and leases	0.31	0.62	25	0.35	0.85	13	0.04	0.54	5	0	0.54	1	0.32	0.55	25
30–89 days past due restructured	0	0.01	21	0	0.01	16	0	0	29	0	0.01	27	0.24	0.01	97
90+ days past due restructured	0	0	30	0	0.01	29	0	0	45	0	0	43	0	0	41
Nonaccrual restructured	0.05	0.10	40	0.24	0.13	82	0	0.07	8	0	0.10	6	0	0.10	5
30–89 days past due loans held for sale	0	0	40	0	0	38	0	0	47	0	0	47	0	0	48
90+ days past due loans held for sale	0	0	41	0	0	41	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0.01	38	0	0	48	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0	0.32	0	0.41	0.40	64	0.29	0.31	56	0.04	0.32	5	0.27	0.32	51
90+ days past due assets	0	0.10	24	0.11	0.12	69	0	0.03	15	0	0.03	14	0	0.04	14
Nonaccrual assets	0.31	0.47	31	0.24	0.67	12	0.04	0.48	7	0	0.49	1	0.32	0.47	31
30+ days past due and nonaccrual assets	0.31	0.97	10	0.76	1.29	31	0.33	0.87	14	0.04	0.88	1	0.59	0.89	30
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.20	0.36	28	0.23	0.52	20	0.03	0.39	4	0	0.39	1	0.20	0.40	22
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.37	25	0.23	0.55	17	0.03	0.45	4	0	0.45	1	0.20	0.48	21
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.20	0.41	21	0.52	0.60	44	0.21	0.56	14	0.11	0.59	7	0.71	0.63	65
Allowance for loan and lease losses	27.08	62.64	20	48.79	66.66	36	24.82	92.08	10	14.60	95.97	3	88.93	100.14	54
Equity capital + allowance for loan and lease losses	2.08	3.60	30	4.47	4.97	50	1.74	4.77	14	1.02	5.09	4	6.72	5.57	69
Tier 1 capital + allowance for loan and lease losses	2.08	4.30	22	4.63	6.05	36	1.76	5.30	12	1	5.65	5	6.66	6.11	64
Loans and leases + other real estate owned	0.31	0.71	15	0.78	0.97	40	0.29	0.78	13	0.17	0.82	7	1.10	0.86	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0	0.26	2	1.08	0.39	91	0.79	0.28	93	0	0.29	1	0	0.29	1
	90+ days past due		0	0.12	15	0.28	0.16	81	0	0.03	24	0	0.03	19	0	0.05	19
	Nonaccrual.....		0.82	0.52	80	0.63	0.76	48	0	0.45	1	0	0.48	1	0	0.43	2
Commercial and industrial	30–89 days past due		0	0.24	3	0	0.23	3	0	0.22	5	0.07	0.23	37	0.64	0.27	83
	90+ days past due		0	0.04	18	0	0.03	16	0	0.02	30	0	0.02	32	0	0.01	32
	Nonaccrual.....		0	0.57	2	0	0.75	3	0.09	0.74	15	0	0.61	6	0.08	0.60	18
Individuals	30–89 days past due		0	0.63	6	0	0.83	4	0	0.60	5	0	0.68	6	0.87	0.69	66
	90+ days past due		0	0.09	17	0	0.14	19	0	0.02	31	0	0.03	31	0	0.03	29
	Nonaccrual.....		0	0.17	11	0	0.28	9	0	0.12	16	0	0.15	14	0	0.21	14
Depository institution loans	30–89 days past due			0.01			0		0	0	50	0	0	50	0	0	50
	90+ days past due			0			0		0	0	50	0	0	50	0	0	50
	Nonaccrual.....			0			0		0	0	50	0	0	50	0	0	50
Agricultural	30–89 days past due			0.07			0.17			0.10			0.11			0.15	
	90+ days past due			0			0			0			0.01			0	
	Nonaccrual.....			0.70			0.49			0.80			0.46			0.31	
Foreign governments	30–89 days past due			0.50			0										
	90+ days past due			0			0										
	Nonaccrual.....			0.15			0.09										
Other loans and leases	30–89 days past due		0.02	0.12	52	0	0.18	31	0.01	0.28	51	0.05	0.18	63	0.03	0.12	64
	90+ days past due		0.02	0.01	84	0	0.01	75	0	0	40	0	0	41	0	0	44
	Nonaccrual.....		0	0.09	21	0	0.15	19	0	0.04	37	0	0.04	36	1.36	0.06	95

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
		Memoranda														
1–4 family	30–89 days past due	0	0.46	1	0	0.65	1	0	0.53	3	0	0.52	2	0	0.56	2
	90+ days past due	0	0.24	18	0	0.33	16	0	0.05	28	0	0.04	22	0	0.06	22
	Nonaccrual	0	0.71	1	0	0.89	0	0	0.55	2	0	0.61	2	0	0.65	2
Revolving	30–89 days past due		0.28			0.48			0.36			0.36			0.29	
	90+ days past due		0.02			0.03			0.01			0.02			0.02	
	Nonaccrual		1.18			1.13			0.34			0.35			0.42	
Closed-end	30–89 days past due	0	0.49	1	0	0.65	1	0	0.56	3	0	0.54	2	0	0.63	6
	90+ days past due	0	0.26	18	0	0.38	17	0	0.05	29	0	0.05	24	0	0.06	24
	Nonaccrual	0	0.67	1	0	0.87	0	0	0.57	3	0	0.64	3	0	0.68	3
Junior lien	30–89 days past due	0	0.01	11	0	0.02	10	0	0.02	13	0	0.02	14	0	0.03	12
	90+ days past due	0	0	36	0	0	32	0	0	41	0	0	38	0	0	36
	Nonaccrual	0	0.03	8	0	0.04	6	0	0.03	11	0	0.03	12	0	0.04	10
Commercial real estate	30–89 days past due	0	0.15	3	1.11	0.26	96	0.81	0.15	96	0	0.16	6	0	0.15	6
	90+ days past due	0	0.01	28	0.28	0.02	96	0	0.02	34	0	0.02	31	0	0.02	31
	Nonaccrual	0.85	0.38	84	0.65	0.62	55	0	0.34	4	0	0.41	3	0	0.33	4
Construction and development	30–89 days past due	0	0.17	17	0	0.28	11	9.63	0.20	99	0	0.17	21	0	0.18	20
	90+ days past due	0	0.01	38	0	0.01	35	0	0.01	43	0	0	44	0	0.01	42
	Nonaccrual	4.77	0.20	98	0	0.41	11	0	0.18	21	0	0.18	21	0	0.21	18
1–4 family	30–89 days past due	0	0.02	30	0	0.03	28	0	0.05	33	0	0.07	32	0	0.05	33
	90+ days past due	0	0	44	0	0	42	0	0	47	0	0	48	0	0	46
	Nonaccrual	4.77	0.01	99	0	0.03	27	0	0.01	40	0	0.04	37	0	0.04	35
Other	30–89 days past due	0	0.13	21	0	0.22	13	9.63	0.12	99	0	0.06	28	0	0.08	26
	90+ days past due	0	0	41	0	0	40	0	0	44	0	0	45	0	0.01	44
	Nonaccrual	0	0.16	18	0	0.35	12	0	0.14	24	0	0.10	25	0	0.12	25
Multifamily	30–89 days past due	0	0.07	27	0	0.09	22	0	0.03	38	0	0.03	36	0	0.04	35
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	46	0	0	45
	Nonaccrual	0.74	0.17	85	0	0.11	20	0	0.03	37	0	0.04	34	0	0.05	33
Nonfarm non-residential	30–89 days past due	0	0.13	6	1.54	0.23	96	0	0.13	8	0	0.17	9	0	0.14	8
	90+ days past due	0	0.01	31	0.39	0.02	96	0	0.02	37	0	0.02	34	0	0.02	33
	Nonaccrual	0.58	0.45	67	0.89	0.80	60	0	0.36	5	0	0.52	4	0	0.40	4
Owner Occupied	30–89 days past due	0	0.04	10	0	0.07	8	0	0.06	12	0	0.08	13	0	0.06	13
	90+ days past due	0	0	37	0	0	33	0	0.01	40	0	0	38	0	0.01	35
	Nonaccrual	0	0.17	5	0	0.27	5	0	0.19	7	0	0.20	8	0	0.16	7
Other	30–89 days past due	0	0.08	14	1.54	0.14	96	0	0.05	18	0	0.07	18	0	0.06	19
	90+ days past due	0	0	37	0.39	0.01	96	0	0.01	41	0	0.01	39	0	0.01	39
	Nonaccrual	0.58	0.23	84	0.89	0.44	79	0	0.14	14	0	0.22	13	0	0.16	12
Farmland	30–89 days past due		0.10			0.11			0.21			0.09			0.10	
	90+ days past due		0			0			0.01			0			0	
	Nonaccrual		0.69			1.13			1.06			0.49			0.44	
Credit card	30–89 days past due	0	0.81	6	0	0.95	7	0	0.87	18	0	1.03	23	0	0.83	23
	90+ days past due	0	0.45	14	0	0.63	13	0	0.18	30	0	0.26	36	0	0.22	36
	Nonaccrual	0	0.10	36	0	0.05	37	0	0	46	0	0.07	42	0	0.08	42

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
Common Equity Tier 1 Capital															
Common stock plus related surplus	99,652	99,652	99,652	99,652	99,652										
Retained earnings	1,059,555	1,010,482	967,895	872,355	814,600										
Accumulated other comprehensive income (AOCI)	-736	43,258	10,323	-23,833	-10,006										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,158,471	1,153,392	1,077,870	948,174	904,246										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	0	0	0	0	0										
Accumulated other comprehensive income-related adjustments	-736	43,258	10,323	-23,575	-9,873										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,159,207	1,110,134	1,067,547	971,749	914,119										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,159,207	1,110,134	1,067,547	971,749	914,119										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	1,159,207	1,110,134	1,067,547	971,749	914,119										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	96,896	98,829	81,642	71,436	74,174										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	96,896	98,829	81,642	71,436	74,174										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	96,896	98,829	81,642	71,436	74,174										
Exited advanced approach tier 2 capital															
Total capital	1,256,103	1,208,963	1,149,189	1,043,185	988,293										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,306,053	10,766,875	9,772,812	9,029,808	9,175,123										
Less: Deductions from common equity tier 1 capital	0	0	0	0	0										
Less: Other deductions	0	6,016	979	5,589	11,195										
Total assets for leverage ratio	12,306,053	10,760,859	9,771,833	9,024,219	9,163,928										
Total risk-weighted assets	9,223,755	7,888,427	7,568,046	6,815,192	6,725,376										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	12.57	12.37	60	14.07	12.35	81	14.11	12.50	75	14.26	12.37	76	13.59	11.95	77
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.57	13.11	45	14.07	13.08	76	14.11	13.19	70	14.26	13.03	74	13.59	12.68	72
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0	50	0	0	50	0	0	50
Total capital, column A	13.62	14.91	29	15.33	15.23	59	15.18	14.63	70	15.31	14.48	73	14.70	14.15	68
Total capital, column B	0	0.37	46	0	0.39	46	0	0	50	0	0	50	0	0	50
Tier 1 leverage	9.42	8.98	67	10.32	9.13	83	10.92	10.39	70	10.77	10.37	65	9.98	10.04	51
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72										

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)																	
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			157			124			1			84			30	26.61	324.32
Other insurance activities income			157			124			1			84			30	26.61	324.32
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			240,316			194,533			193,472			190,767			189,199	23.53	29.21

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	48	0	0	48	0	0	47			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			60			66.67			75					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			40			33.33			25					
Separate account assets (L/H) / Total life assets	13.40			11.24			0			0			0					
Insurance activities revenue / Adjusted operating income	0.05	0.36	44	0.04	0.41	44	0	0.37	45	0.03	0.46	53	0.01	0.44	43			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	0.03	47	0	0	48	0	0.01	47			
Credit related premium income / Total premium income	32.99			38.23			100			50			60					
Other premium income / Total premium income	67.01			61.77			0			50			40					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0	48	0	0	48	0	0	47			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			37.86			72.25			31.81					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62														
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			132.57			116.87			136.34					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	49	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	19.14	12	80	15.86	11.03	67	16.84	11.53	70	18.29	13.70	73	19.15	14.86	72			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	126,710	108,471	107,802	133,743	188,309
Real estate loans.....	18,211	11,837	10,802	6,108	4,690
Commercial and industrial loans	108,499	96,634	97,000	127,635	182,994
Loans to depository institutions and other banks acceptances	0	0	0	0	625
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	202,986	208,411	106,275	32,798	53,798
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	329,696	316,882	214,077	166,541	242,107
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0		
Non-interest-bearing deposits.....	0	0	0		

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
0	0.66	33	0	0.87	31	0	0	48	0	0	48	0	0	48
	0.14			0.42			2.53			1.85			0.84	
Analysis Ratios														
Yield: Foreign loans	0.20		5.18											
Cost: Interest-bearing deposits.....	0.79		0.64			2.35			3.83			4.38		
Net Losses as a Percent of Foreign Loans by Type														
Real estate loans	16.81	6.83	73	0.62	-2.40	63	-19.40	-47.91	65	-28.98	-27.26	35	-28.81	22.03
Commercial and industrial loans	4.04	9.48	57	48.02	2.04	90	28.54	-25.04	84	-31.21	5.03	21	-33.83	-5.54
Foreign governments and institutions		0.73			3.46			2.53			-2.42			-22.72
Growth Rates														
Net loans and leases.....														
Total selected assets.....														
Deposits														

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans.....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans.....		0	0	0	0	0	0	
Home equity lines.....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....							
1–4 family residential loans.....							
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....							
Seller's interest carried as securities and loans							
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	0	0	0	0	0		
90+ Days Past Due Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0		
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	43,000	15,000	0	0	0	186.67	
Dividends	43,000	15,000	0	0	0	186.67	
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	0		
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0				
Dividends	0	0	0				
Interest	0	0	0				
Management and service fees	0	0	0				
Other income	0	0	0				
Total income from subsidiaries	43,000	15,000	0	0	0	186.67	
Securities gains (losses)	0	0	0	0	0		
Other operating income	0	0	0	19	14		-100.00
Total operating income	43,000	15,000	0	19	14	186.67	999999.00
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	0	0	0	0	0		
Other expenses	198	187	187	187	187	5.88	5.88
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	198	187	187	187	187	5.88	5.88
Income (loss) before taxes	42,802	14,813	-187	-168	-173	188.95	
Applicable income taxes (credit)	0	0	0	0	0		
Extraordinary items					0		
Income before undistributed income of subsidiaries	42,802	14,813	-187	-168	-173	188.95	
Equity in undistributed income of subsidiaries	49,271	42,774	100,386	96,188	49,855	15.19	-18.31
Bank subsidiaries	49,271	42,774	100,386	96,188	49,855	15.19	-18.31
Nonbank subsidiaries	0	0	0	0	0		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	92,073	57,587	100,199	96,020	49,682	59.89	53.13
Memoranda							
Bank net income	92,271	57,774	100,386	96,188	49,855	59.71	52.99
Nonbank net income	0	0	0	0	0		
Subsidiary holding companies' net income	0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,149,412	99.22	1,144,134	99.20	1,068,425	99.12	938,542	894,446	0.46	30.49
Common and preferred stock		1,149,412	99.22	1,144,134	99.20	1,068,425	99.12	938,542	894,446	0.46	30.49
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Common and preferred stock		522	0.05	522	0.05	522	0.05	522	522	0.00	0.00
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		8,537	0.74	8,736	0.76	8,923	0.83	9,110	9,278	-2.28	-9.67
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		0	0	0	0	0	0	0	0	0	-100.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,158,471	100.00	1,153,392	100.00	1,077,870	100.00	948,174	904,246	0.44	30.03
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	0	0	-100.00
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	0	0	0	-100.00
Equity Capital		1,158,471	100	1,153,392	100	1,077,870	100	948,174	904,246	0.44	30.04
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		5,000	0.43	5,000	0.43	5,000	0.46	5,000	5,000	0.00	0.00
Common surplus		94,652	8.17	94,652	8.21	94,652	8.78	94,652	94,652	0.00	0.00
Retained earnings		1,059,555	91.46	1,010,482	87.61	967,895	89.80	872,355	814,600	4.86	33.20
Accumulated other comprehensive income		-736	-0.06	43,258	3.75	10,323	0.96	-23,833	-10,006		
Other equity capital components		0	0	0	0	0	0	0	0	0	
Total liabilities and equity capital		1,158,471	100.00	1,153,392	100.00	1,077,870	100.00	948,174	904,246	0.44	30.03
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital.....	7.92	11.94	10	5.10	7.29	27	9.77	10.58	40	10.44	11.03	47	5.43	8.67	12
Bank net income / Average equity investment in banks	8.06	11.80	13	5.21	7.45	23	9.93	10.85	39	10.58	11.56	45	5.59	9.11	12
Nonbank net income / Average equity investment in nonbanks	0	13.12	16	0	9.75	17	0	12.07	20	0	10.83	19	0	9.81	17
Subsidiary HCs net income / Average equity investment in sub HCs.....	10.11				7.01			15.16			9.40			8.81	
Bank net income / Parent net income	100.22	96.79	38	100.32	88.16	35	100.19	103.77	26	100.17	104.73	23	100.35	104.64	27
Nonbank net income / Parent net income	0	3.40	15	0	3.59	14	0	1.08	24	0	0.99	23	0	1.13	22
Subsidiary holding companies' net income / Parent net income		65.35			68.34			92.33			90.39			90.33	
Leverage															
Total liabilities / Equity capital	0	16.81	2	0	20.06	3	0	9.66	2	0	9.50	2	0	11.14	2
Total debt / Equity capital	0	11.71	11	0	14.41	10	0	3.93	27	0	3.94	26	0	4.62	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	13.63	8	0	16.67	6	0	7.99	13	0	7.93	12	0	9.36	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	11.77	11	0	14.68	10	0	3.97	27	0	3.98	26	0	4.64	26
Total debt / Equity capital – excess over fair value	0	11.81	11	0	14.52	10	0	3.93	27	0	3.94	26	0	4.62	26
Long-term debt / Equity capital	0	10.95	12	0	13.56	10	0	3.86	27	0	3.76	28	0	4.39	27
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	0	0.01	46	0	0.03	45	0	0.02	46
Current portion of long-term debt / Equity capital	0	0.06	41	0	0.06	40	0	0	47	0	0	46	0	0	46
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0	46	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt		39.86		0	34.67	10		14.37			15.49			17.83	
Double Leverage															
Equity investment in subs / Equity capital	99.26	103.22	28	99.24	102.81	27	99.17	104.21	28	99.04	104.10	27	98.97	105.17	24
Total investment in subs / Equity capital.....	99.26	108.40	19	99.24	110.16	16	99.17	104.48	27	99.04	104.38	24	98.97	105.55	23
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-0.09	0.29	27	-0.15	0.47	24	-0.09	0.44	27	-0.09	0.36	27	-0.19	0.56	23
Equity investment in subs – equity cap / Net income-div (X).....		1.05			1.82			1.47			1.18			1.91	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	99.54	152.85	25	98.77	136.59	26	0	153.39	1	0.04	113.37	2	0.05	96.31	2
Cash from ops + noncash items + op expense / Op expense + dividend	99.54	154.48	22	98.77	147.24	21	0	152.31	5	0.04	123.74	5	0.05	100.80	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.54	98.54	48	98.77	134.08	30	95.92	105.99	26	99.60	108.88	43	99.44	101.42	37
Pretax operating income + interest expense / Interest expense		1,835.33			2,016.32			17,211.14			1,631.73			1,955.22	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,770.77			1,539.23			2,481.22			1,015.91			1,082.59	
Dividends + interest from subsidiaries / Interest expense + dividends	100	174.12	22	100	150.43	25	0	196.13	3	0	140.89	3	0	107.07	3
Fees + other income from subsidiaries / Salary + other expenses.....	0	11.92	32	0	13.95	31	0	3.91	38	0	3.76	37	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X).....		47.61			35.64			71.69			106.04			71.32	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.44	25	0	3.85	24	0	1.59	31	0	1.59	31	0	1.68	30
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.17			0.10			0			0			0	
Nonaccrual.....		0.92			1.03			8.16			0.70			0.46	
Total		1.09			1.13			8.16			0.70			0.46	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	50
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	50	0	0	50	0	0	50
Total	0	0.02	46	0	0.05	46	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0	1.76	37	0	2.66	33	0.01	0.13	63	0.01	0.14	59	0.01	0.15	58
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct		
Payout Ratios — Parent																	
Dividends declared / Income before undistributed income.....	100.46	66.37	82	101.26	81.10	75		65.39			87.25				100.86		
Dividends declared / Net income	46.70	28.27	87	26.05	42.29	29	4.39	25.65	18	44	24.10	78	61.51	32.32	84		
Net income – dividends / Average equity.....	4.22	8.62	10	3.77	4.14	44	9.34	7.61	72	5.85	8.12	21	2.09	5.74	14		
Percent of Dividends Paid																	
Dividends from bank subsidiaries	100	155.92	27	100	132.17	33	0	160.93	7	0	131.90	7	0	106.72	8		
Dividends from nonbank subsidiaries	0	4.90	22	0	3.41	23	0	2.59	28	0	2.83	26	0	2.37	25		
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	0	48	0	0	48	0	0	48		
Dividends from all subsidiaries	100	203.53	18	100	174.85	22	0	209.89	4	0	144.51	5	0	114.69	5		
Payout Ratios — Subsidiaries:																	
Percent of Bank Net Income																	
Dividends from bank subsidiaries	46.60	45.96	47	25.96	60.28	21	0	45.88	8	0	33.37	10	0	35.18	11		
Interest income from bank subsidiaries.....	0	0.11	24	0	0.36	20	0	0.09	32	0	0.11	29	0	0.14	28		
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	0.47	43	0	0.32	43	0	0.94	41		
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0.01	44	0	0	45		
Operating income from bank subsidiaries	46.60	51.33	45	25.96	62.88	19	0	48.40	5	0	35.67	5	0	41.35	5		
Percent of Nonbank Net Income																	
Dividends from nonbank subsidiaries		62.63			56.39			76.61			80.47			129.02			
Interest income from nonbank subsidiaries.....		2.44			7.38			0.91			0.31			0.63			
Management and service fees from nonbank subsidiaries		0.37			0.86			0.02			0.17			0.60			
Other income from nonbank subsidiaries.....		0.07			0.16			0.01			0.06			0.08			
Operating income from nonbank subsidiaries		87.22			79.84			83.73			96.62			153.75			
Percent of Subsidiary Holding Companies' Net Income																	
Dividends from subsidiary holding companies.....		38.10			43.51			65.48			43.51			58.43			
Interest income from subsidiary holding companies		5.26			8.40			0			0			0.07			
Management and service fees from subsidiary holding companies.....		0.73			0.44			0			0			-0.14			
Other income from subsidiary holding companies.....		-0.40			0.01			0			0.15			0			
Operating income from subsidiary holding companies.....		58.37			55.20			65.48			43.66			58.36			
Dependence on Subsidiaries:																	
Percent of Total Operating Income																	
Dividends from bank subsidiaries	100	74.16	94	100	69.76	96		77.61		0	72.95	9	0	67.33	11		
Interest income from bank subsidiaries.....	0	0.23	23	0	0.63	20		0.23		0	0.55	29	0	1.07	28		
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37		0.75		0	0.59	43	0	2.14	41		
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45		0.01		0	0.01	44	0	0.01	45		
Operating income from bank subsidiaries	100	83.13	92	100	82.20	93		94.06		0	89.39	4	0	79.76	5		
Dividends from nonbank subsidiaries		0	3.07	21	0	1.95	23		1.13		0	2.65	26	0	1.78	27	
Interest income from nonbank subsidiaries.....		0	0.18	36	0	0.73	36		0		0	0	46	0	0	46	
Management and service fees from nonbank subsidiaries		0	0.01	42	0	0.02	42		0		0	0	47	0	0	47	
Other income from nonbank subsidiaries.....		0	0.01	45	0	0.01	46		0		0	0	47	0	0	46	
Operating income from nonbank subsidiaries		0	4.67	14	0	4.70	16		1.56		0	3.33	23	0	3.09	22	
Dividends from subsidiary holding companies.....		0	2.10	45	0	2.53	44		0		0	0	48	0	0	48	
Interest income from subsidiary holding companies		0	0.01	45	0	0.11	44		0		0	0	49	0	0	49	
Management and service fees from subsidiary holding companies.....		0	0	48	0	0	49		0		0	0	50	0	0	50	
Other income from subsidiary holding companies.....		0	0	50	0	0	49		0		0	0	49	0	0	49	
Operating income from subsidiary holding companies.....		0	3.91	43	0	4.56	42		0		0	0	47	0	0	47	
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			1,178.56			854.19			886.47			
Loans and advances from subsidiaries / Total debt		26.38			27.08			70.71			81.26			74.60			